

**STATE OF CALIFORNIA
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY
DEPARTMENT OF BUSINESS OVERSIGHT**

TO: Angelita Arpilleda Ramos
3165 Via Viganello
Chula Vista, California 91914

**DESIST AND REFRAIN ORDER
(For violations of Financial Code section 22100)**

The Commissioner of Business Oversight (Commissioner) finds that:

1. At all relevant times, Angelita Arpilleda Ramos (Ramos) was an individual residing at 3165 Via Viganello, Chula Vista, California 91914.
2. Beginning in at least January 2017, Ramos congregated at Southern California casinos offering and making consumer loans to California residents. Ramos charged California residents approximately 10% annual interest per consumer loan. Ramos made consumer loans to California residents in cash or by check. Borrowers made regular payments on their loans with Ramos on a monthly basis by check or cash paid directly to Ramos.
3. The Commissioner finds that the transactions made by Ramos were loans under the California Financing Law (CFL) (Fin. Code, 22000 et seq.).
4. Ramos has not been issued a license by the Commissioner authorizing her to engage in the business of a finance lender or broker under the CFL, nor is she exempt from the licensing requirements of section 22100 of the CFL.

By reason of the foregoing, Angelita Arpilleda Ramos has engaged in the business of a finance lender and/or broker without having first obtained a license from the Commissioner in violation of Financial Code section 22100.

Pursuant to Financial Code section 22712, Angelita Arpilleda Ramos is ordered to desist and refrain from engaging in the business of a finance lender and/or broker in the State of California without first obtaining a license from the Commissioner, or otherwise being exempt.

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1 This order is necessary, in the public interest, for the protection of California borrowers, and
2 is consistent with the purposes, policies, and provisions of the California Financing Law.

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4 Dated: July 2, 2018
5 Sacramento, California

JAN LYNN OWEN
Commissioner of Business Oversight

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7
8 By: _____

MARY ANN SMITH
Deputy Commissioner
Enforcement Division